Likewise an amount of Rs. 62.55 lakhs have been released for implementation of 125 block programme in 9 block in 9 districts.

(b) Details of progress made during the last three years under normal programme of KVI in Maharashtra are as under :

KVI Normal Programme

Year	Production (Rs. crores)			Employment (Lakh Persons)		
	Khadi	V.I.	Total	Khadi	V.I.	Total
1993-94	15.03	522.24	537.27	0.19	4.62	4.81
1994-95	16.63	654.29	670.92	0.18	4.81	4.99
1995-96	20.35	696.33	716.68	0.20	4.54	4.74

Apart from the above, 273 persons have been offered employment under 125 block programme during the year 1995-96 in Maharashtra.

(c) The KVIC implements the normal programme of Khadi and Village Industries during the current financial year. Also emphasis is being given to implement special employment programme and 125 block programme by widening the coverage. Under national Programme on leather, the project viz. LTM-KVIC has already been in progress in Aurangabad. KVI programme such as arranging financial assistance through budgetary support as well as funds from nationalised banks under interest eligibility certificate and consortium bank credit shall continue for khadi and polyvastra. Likewise, the KVIC also provides other inputs such as technical guidance, training of the personnels, marketing support, procurement of raw material etc.

Targets for production and employment in the KVI sector fixed for Maharashtra during the year 1996-97 are given as under :

Target (1996-97)

Production (Rs. in Crores)			Total Employment (Lakh person)		
Khadi	V.I.	Total	Khadi	V.I.	Total
28.54	776.00	804.54	0.25	5.00	5.25

(d) The KVIC has not envisaged any change in the present programme implemented by KVIC in Maharashtra. The thrust is, however, being given to implement the new Scheme mentioned at (c) above viz. District Special Employment Programme, 125 block programme and national programme.

Common Man's Car Dream

1234. SHRI MADHAVRAO SCINDIA : Will the Minister of INDUSTRY be pleased to state :

(a) whether any scheme for realisation of the common man's car dream is still on the anvil;

(b) if so, the details thereof; and

(c) if not, the steps being taken for the realisation of the dream of common man's car?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) to (c). The manufacture of cars under the New Industrial Policy has been delicensed and Government's approval is no longer required for manufacture of any type of cars.

Bank Loan to SSIs

1235. SHRI G. VENKAT SWAMY :
SHRI UTTAM SINGH PAWAR :

Will the Minister of FINANCE be pleased to state :

(a) whether the Reserve Bank of India had issued guidelines to banks that upto 20% of their turnover credit could be given to Small Scale upto a limit of rupees one crore; and

(b) if so, the details of the Banks which have not followed these guidelines and the action taken against those banks during 1994-95 and 1995-96?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) The Reserve Bank of India (RBI) has reported that instructions have been issued by it to banks to grant atleast 20% of the projected annual turn-over as working capital limits to existing or new small scale industrial (SSI) units where the request for credit limit is upto Rs. one crore.

(b) RBI has reported that banks are generally following the guidelines in regard to grant of credit for working capital.

RBI has further reported that a sample study conducted by it in February/March 1996 revealed that working capital was computed on annual turn-over basis in respect of about 56% of the loan applications covered by the study. Non-adherence by bank branches to the prescribed level was mainly due to (i) working capital needs of the SSI Borrowers being less than 20% of the projected annual turnover, (ii) surplus liquidity conditions in the market; (iii) non-disclosure of the market borrowings made by the applicants in the application;

(iv) non-receipt of RBI guidelines by branches in certain cases; and (v) loan applications being covered under sponsored schemes.

Certain deficiencies which were noticed during the study including non-providing of working capital as per prescribed norms were pointed out to the banks by RBI in September 1996 advising them to review the position and take corrective measures wherever necessary.

Import of Cars

1236. SHRI PRADIP BHATTACHARYA : Will the Minister of INDUSTRY be pleased to state :

(a) whether import and manufacturing of foreign brands cars in the country is against the interest of domestic car manufacturers;

(b) if so, the details thereof alongwith the number of cars imported and manufactured in the country during each of the last three years;

(c) whether the Government are aware that these newly developed companies have been violating rules and regulations; and

(d) if so, the details thereof alongwith the reasons therefor?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) No, Sir. The access to modern state-of-art technology on global basis is expected to enhance competitiveness and open new growth opportunities for Indian automobile industry.

(b) The new joint ventures in the car sector have been permitted to import 31,322 cars in CKD/SKD condition in the initial phase during 1995-96. The production of cars during the years 1993-94, 1994-95 and 1995-96 has been 2,09,695, 2,64,368 and 3,48,242 respectively.

(c) No, Sir.

(d) Does not arise.

Non-Performing Assets of Banks

1237. SHRI SAMIK LAHIRI :
SHRI O.P. JINDAL :

Will the Minister of FINANCE be pleased to state :

(a) the amount of Non-performing Assets of each of the public sectors banks as on March 31, 1996, which are due from (i) borrowers with aggregate limits of rupees one crore and above, (ii) borrowers with limits between rupees ten lacs and one crore, and (iii) others, and the provisions held against each of the category; and

(b) the amount of Non-Performing Assets classified as : (i) substandard assets, (ii) doubtful assets and (iii) loss assets of each of the public sectors bank as on March 31, 1996 and the provisions held by them against each of the category?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) and (b). The bank-wise amounts of NPAs for Public Sector Banks duly classified as Sub-Standard, Doubtful and Loss as on 31st March, 1996 are given in the Statement enclosed. The information regarding borrowers with aggregate limits of Rs. 1 crore and above between Rs. 10 lakhs and Rs. 1 crore and others is not available with RBI. The banks consolidate the provisions made for NPAs along with other provisions under the Head 'Provisions and Contingencies' in the Balance Sheet as a consolidated item.

STATEMENT

Non-Performing Assets of Public Sector Banks for the year ended 31st March, 1996 (Provisional)

(Rs. in crores)

Name of Bank	Sub standard	Doubtful	Loss	NPA
1	2	3	4	5
SBI	2146.93	6769.94	636.66	10553.53
SBBJ	46.38	155.20	22.79	337.95
SB Hyderabad	254.83	262.57	126.83	644.23
SB Indore	68.82	146.45	3.57	218.84
SB Mysore	111.20	142.22	75.51	328.93
SB Patiala	143.11	199.94	56.66	399.71
SB Saurashtra	56.89	133.18	16.42	206.49
SB Travancore	150.22	259.00	21.00	430.22
Total	2978.38	8068.50	959.44	13119.90